

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 15-32492-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kacey L. Kowalchuk  
1003 Washington Common  
Hillsborough, NJ 08844

Social Security No.:

xxx-xx-5881

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 1, 2016.

On 4/25/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: April 8, 2020

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 25, 2020

JAN: vpm

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of New JerseyIn re:  
Kacey L. Kowalchuk  
DebtorCase No. 15-32492-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 1  
Total Noticed: 16

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db +Kacey L. Kowalchuk, 1003 Washington Common, Hillsborough, NJ 08844-4311  
 cr +Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244  
 515881859 +Neal M. Ruben, Esq., 179 Avenue at the Common, Ste 201, Shrewsbury, NJ 07702-4558  
 515882424 +Neal M. Ruben, Esquire, 179 Avenue at the Common, Suite 201, Shrewsbury, NJ 07702-4558  
 515881861 +Wells Fargo Bank, P.O. Box 40039, Roanoke, VA 24022-5039  
 515882426 +Wells Fargo Bank, P.O. Box 40039, Roanoke, VA 24022-5039  
 516062108 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
 516099107 Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 515881860 Williamsburg Square, c/o Towne and Country Management, P.O. Box 12500,  
 Newark, NJ 07101-3600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 23:59:32 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 25 2020 23:59:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: camanagement@mtb.com Feb 25 2020 23:58:55 Hudson City Savings Bank,  
 West 80 Century Road, Paramus, NJ 07652-1437  
 518574138 E-mail/Text: camanagement@mtb.com Feb 25 2020 23:58:55 M&T Bank, P.O. Box 62182,  
 Baltimore, MD 21264-2182  
 518574139 E-mail/Text: camanagement@mtb.com Feb 25 2020 23:58:55 M&T Bank, P.O. Box 62182,  
 Baltimore, MD 21264-2182, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182  
 515881858 +E-mail/Text: collectionbankruptcy@oceanfirst.com Feb 26 2020 00:00:00 Ocean First,  
 975 Hooper Avenue, Toms River, NJ 08753-8320  
 516105274 +E-mail/Text: collectionbankruptcy@oceanfirst.com Feb 26 2020 00:00:01 Ocean First Bank,  
 975 Hooper Avenue, Toms River, NJ 08753-8320

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515882423\* +Ocean First, 975 Hooper Avenue, Toms River, NJ 08753-8320  
 515882425\* Williamsburg Square, c/o Towne and Country Management, P.O. Box 12500,  
 Newark, NJ 07101-3600

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com,  
 mortoncraigcf@gmail.com  
 Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Neal M. Ruben on behalf of Creditor Hudson City Savings Bank rubes13@aol.com  
 Phillip Andrew Raymond on behalf of Creditor M&T Bank phillip.raymond@mccalla.com  
 Stacey L. Mullen on behalf of Debtor Kacey L. Kowalchuk slmullen@comcast.net  
 William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
 William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
 TOTAL: 10